

Certificate Number: 05781-PAE-DE-028720829

Bankruptcy Case Number: 16-17606



05781-PAE-DE-028720829

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 6, 2017, at 8:11 o'clock AM PST, Christopher Ginaldi completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 6, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: President